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Comment ON HOUSING

Slums, Crime, Disease ... 1
Liberal Failure ... 2
Houses For the Wealthy ... 3
Industry of Waste ... 4
Reading on Housing ... 5
Municipal Aspects ... 6
Role of the Provinces ... 8
Materials Shortage ... 9
CCF Program ... 10
Authority ... 10
Co-operative Building ... 11
Welfare Council Study ... 11

also:

Current Statistics ... 12

Slums - Crime - Disease

THE HOUSING SITUATION in Canada was summed up in a study of housing by the Canadian Congress of Labour in February, 1950: "Housing in general is desperately short; rental housing is shorter; low-cost housing is shortest; low-rental housing is practically non-existent. These shortages are nation wide."

The lack of housing is not merely a question of discomfort for those suffering from it. Slums and poor housing generally, together with overcrowding, produce social ills which are costly in every sense of the word.

In the February, 1951 issue of *Community Planning Review,* in an article entitled "Economic Problems of Urban Redevelopment", Mr. Leon Gertler refers to figures from *New City Patterns* by Messrs. Sanders and Rabuck, together with his own comments, as follows:

"Blighted areas work havoc with the cost side of the balance sheet as well. The disproportionate costs of blighted districts in a representative group of American cities are concisely demonstrated in the following relationships:

"Although slums and blighted districts comprize about 20% of the metropolitan residential areas they account for:

33% of the population
45% of the major crimes
55% of the juvenile delinquency
50% of the disease
45% of the city service costs
6% of the real estate tax revenues

"These relationships are just as true for Canada. Data available for such major cities as Saint John, N.B. Montreal, Ottawa, Toronto, Hamilton, Winnipeg and Vancouver, indicate the same underlying conditions.

"The combined effect of falling revenues and increasing costs make blighted areas typically 'deficit areas'. A recent Vancouver report, for example, reveals that while the blighted Strathcona area yields $150,000 a year in tax revenue, it costs the city over $298,000 or almost twice as much . . . "

In his *Houses For Canadians,* Mr. Humphrey Carver refers to relations between health and housing conditions in Toronto, using as his source the *Report of the Lieutenant-Governor's Committee on Housing in Toronto* (1943). There There is no reason to believe that poor housing is less damaging in its results today. The Report showed:

Tuberculosis

In **good** housing areas the incidence was 25 per 10,000 of population; in **poor** housing areas it was 37 per 10,000, and in **worst** housing areas 64 per 10,000.

Infant Mortality

In **good** housing areas the rate was 58.3 per 1,000 live births; in **poor** housing areas it was 72.6 per 1,000 live births, and in **worst**

to page 12

Liberal Record of Failure

HOW MANY HOMES do we need, and how many have we built?

Canada has been short of homes since the first world war. The Royal Commission on Industrial Relations (The Mathers Commission) reported in 1919: "Another cause of unrest which we met at practically every place we visited was the scarcity of houses and the poor quality of some of those which did exist." The same report could be made today, 32 years later.

A decade ago another Royal Commission made a report, known as the Curtis Report on Housing. It estimated Canada's need at 600,000 new homes plus at least 175,000 replacements. The Report emphasized that this was a **minimum** figure.

What have we accomplished since the end of the war? Here is a table produced from CMHC figures (Housing in Canada, 3rd Quarter 1951):

	Net Family Formations	Housing Completions
1945	59,300	48,470
1946	107,500	67,194
1947	75,400	79,231
1948	83,000	81,243
1949	77,100	91,655
1950	73,500	91,754
	475,800	459,547

According to these figures Canada has gained 16,300 more families than homes in the six post-war years. According to Dr. Firestone, at the end of 1949 families without homes in Canada numbered 473,000 or 36 per thousand population. The proportion was the same as in 1948.

With decreased home building in 1951 and accelerated immigration the position must now be even worse. And if housing wastage were taken into account it would be still blacker.

We are not catching up with the backlog of housing needs which developed during the depression years and became more acute during the second world war. In the 1930's housing prices were cheap compared with prices today, but not more than a small fraction of Canada's requirements was built in any one year. The homes built in that decade should have been built in one or two years, not in ten.

The Post-war Opportunity

WHEN the war ended Canada should have built 100,000 to 150,000 dwellings a year for 5 years. An average of even 100,000 a year since 1945 would have meant a surplus over net family formations of about 125,000 homes. This would have been a worthwhile dent in the backlog. But the average has been around 75,000 units, the maximum just over 91,000 units, and already housing construction is on the way down.

For example, statistics to the end of October, 1951, indicate a rapid and serious deterioration of the housing situation in Canada during 1951 . . . with the likelihood that this situation will not improve in 1952. While the actual number of units to the end of October, 1951, was only 4% below the inadequate number built during the same period of 1950 (because of the big carryover from 1950 of uncompleted units) the number of starts was down sharply. (DBS Daily Bulletin, Nov. 30, 1951.)

For the nine month period, January to October of 1951, housing starts were 24% below 1950, and in October, 1951, starts were 49% below the number for October, 1950. The effect of this tremendous decline in starts is seen in the figures for dwelling units under construction. In October, 1951, the number of dwelling units under construction was 21% below October, 1950. The effect of this decreased number of starts will be felt even more in 1952, when a smaller 1951 carryover of uncompleted dwelling units will be available for completion.

The situaton is made even worse than the above indicates because the starts have shown the greatest declines in the large cities—where the housing situation is most serious.

THIS FAILURE in the field of housing has been caused by the Liberal Government's refusal to plan except on paper, and by its devotion to the private enterprise which has shown itself incapable of providing housing for Canadians. Slum clearance and low-rental housing remain dreams except for one or two experimental projects, because such projects do not ensure speculators a quick and certain enough profit.

The year 1951 saw typical examples of Liberal "planning". In February, down payments were increased by cancellation of the second mortgage provision under joint NHA-private loans scheme, and by limiting lending to 80% of the value prevailing as of January, 1950, to discourage housing.

In May of the same year, the interest rate payable to private lending institutions was increased from 5 to 5½% under the joint loans provision.

This move was allegedly to help home-owners, but appeared more like the government's answer to a semi-strike on lending called by the private lending institutions. Then, in October of 1951, the government permitted the amount of the joint-loan to be increased (and down payments to be smaller) by allowing loans at 80% of the approximate market value instead of the value as at January, 1950.

These joint loans are the main method used by the government to influence the total amount of housing activity in any year, but the greater proportion of houses built in this country are financed and initiated privately with no government assistance. The inadequacy of this method is shown by the many changes in government policy in 1951 and most especially by the tragically inadequate results as indicated above.

Another result, which is not quite so apparent except to the people concerned, is that many thousands of people have been saddled with the burden of high interest rates. Private lenders' interest rates went up in '51 from a minimum rate of the previously prevailing 5% to 5½% for a first mortgage. While the government asks the Canadian people to loan money to the government at less than 3%, they apparently think that 5½% is a reasonable rate for prospective homeowners seeking loans from the insurance companies.

The government by its action in loaning at 3% (since May, 1951, at 3½%) and its 25% share of the loan under the joint-loans scheme, has admitted that government loans at lower rates of interest to homeowners ARE possible. To a homeowner borrowing $1,000 at 5% for 25 years, with equal monthly payments over the 25 years, the

to page 3

Houses For The Wealthy!

IF WE INTERPRET available housing statistics in the light of standards suggested by housing and social welfare authorities, the best we can say for our housing program in recent years is that it laboured on a treadmill. It has worked very hard to stand still.

What we **should** have done is build homes for those who needed them most. What we **have** done is build for those who had the money to pay for them—or, accidentally, for those who, desperate for accommodation, bought beyond their income to get a roof overhead.

Rations by Income

THE FIRST CONSIDERATION in determining the kind of homes to build is that the selling price should bear some relationship to income. It is widely accepted that no wage-earner should pay more than twice his annual income for his dwelling.(1)

On the basis of the latest available income tax returns (Taxation Statistics, 1951, Department of National Revenue), it is quite clear that an extremely large number, if not the majority, of Canadians simply cannot afford to buy homes at present prices. In the 1949 taxation year, there were 2,231,970 income tax returns filed on taxable income. Broken down by income classes, this total contained:

745,520	with	incomes of	$2,000 or less
848,960	"	"	$2,000-$3,000
485,130	"	"	$3,000-$5,000
113,570	"	"	$5,000-$10,000
33,460	"	"	$10,000-$25,000
5,230	"	"	over $25,000

There were in addition a total of 1,522,790 non-taxable returns filed, all in the $4,000 or under class, since non-taxable status is not carried above the $4,000 level. In fact, all but 9,970 were in the $3,000 or under class; 1,193,130 reported $2,000 or less. To these should be added the unknown number who did not file any return at all, either because their incomes were below the taxation level or were exempted by virtue of dependents or for some other such reason.

These are sobering figures. Few adequately-built houses in Canada have sold for less than $8,000 in recent years.(2) Many, if not most, have sold for more than $10,000. Only families in the higher income groups have been really able to afford homes.

An official of Central Mortgage and Housing Corporation Bernard Foley wrote in **Canadian Welfare**, January 15, 1951:

"An analysis of the incomes of the 15,000 borrowers who built or purchased homes under the Act (NHA) in 1949 indicates that 55% of the borrowers were in the 'middle income' group with incomes between $2400 and $3500. Eleven percent of the loans were made to borrowers in the lower income bracket with earnings less than $2400, while the remaining 35% of the loans went to families with incomes of more than $3500."

Part of what Mr. Foley calls the "middle income' group is hardly middle income at all—certainly not the families with two or three children at the lower end of the range. In any case the group could afford to pay only $4800 to $7000 for homes. Many of these families must have bought dangerously close to the limit of their incomes, if not well above it, in view of the sales prices of houses in 1949.

Part of the 35% with incomes over $3500 (some of them in the real 'middle income' group under $5000) must have paid more than they should, while probably all the 11% with under $2400 incomes overpaid.

How About Renting?

IF TWO-THIRDS of families cannot afford to buy, they should be able to rent. But the home rental picture is more distressing than the home purchase one.

The experts agree that no family should pay more than 20% to 25% of annual income for rent. CMHC uses a 23% figure. Families with $3000 income should pay about $60 a month rent at most. $2500 income should mean a $50 maximum rent, preferably $40. Where can any family get suitable accommodation at these rentals today?

Here are CMHC rent figures for accommodation under the NHA rental insurance plan, presumably the lowest-cost plan in operation. The units are only about 3½ to 4½ rooms.

	Average Estimated Cost per Unit	Maximum Monthly Rent
1948	$7,266	$80.93
1949	7,101	70.55
1950	7,011	67.81

If half of our families have incomes below $2500 and cannot afford to buy, half of our homes should be built for them to rent at fair rates.

But of 325,000 dwellings built in the four years 1947-1950 only about 30% were built for rent. So low income families are being squeezed both ways: not enough rental units built, and those that are built are beyond their ability to pay. In his exhaustive study on housing in Canada (**Residential Real Estate in Canada**), Dr. O. J. Firestone gives the reason circumspectly but clearly enough:

"The enterpreneur building or purchasing new rental accommodation is guided solely by economic considerations, mainly the returns he expects from his investment. If present conditions and the economic outlook are favourable, demand for additional rental accommodation in given localities apparent, prevailing rentals high enough to allow the amortization of the initial capital cost within reasonable time, residential land and means of financing obtainable, and construction resources plentiful,

to page 4

from page 2

FAILURE

cost in interest charges is $746. The homeowner borrows $1,000 and pays back $1,746.

The grandiose promises made during the war, during the election campaigns of 1945 and 1949, and at the 1948 Liberal convention, have found their expression in Liberal policies which have caused a deterioration of the situation relative to 1945 and the promise of an even more serious deterioration in the immediate future.

An Industry of Waste

THE EXTENT of the failure of the building industry to meet the needs in housing, may be realized by examining the construction methods. Despite the industrial revolution and the mass production techniques that accompanied it, today homes are constructed in Canada pretty much as they were by the first settlers.

The majority of homes are built by men who put up five or less houses each year. They assemble a house board by board and brick by brick. The process is one that lends itself to excessive inefficiency.

The average time required to complete a house in the post-war period in Canada has ranged as high as one year. Shortages of materials and of labour have added to the time lost through wasteful building methods—and to the price of the house. That the building industry is badly in need of reorganization has been amply demonstrated.

Even under conventional building methods, there is much that can be done and that has been done elsewhere. Take the matter of bathtubs. Scores of different sizes of tubs are sold by the plumbing manufacturers. The fittings and connections are similarly varied in size. Agreement throughout the trade on a few standard sizes would bring economies on production and installation costs.

Windows afford another example of the kind. Each factory has its own standard sizes, but there is no effective liaison with architects or builders in the area. The latter go ahead and decide on window sizes on their own, and have to order specially-built ones to suit the openings they have decided upon.

Sweden is one country in which there have been industry-wide standards set in such matters as the sizes of windows. But here in Canada a beginning has scarcely been made. Co-operation in the industry has largely been confined to maintaining prices. In the larger cities and towns it is virtually impossible to buy materials at less than the prices set by "price leadership" or "price maintenance".

Too Many Middlemen

THE multiplicity of middlemen also adds to the inefficiency of the industry. Wholesalers, retailers and jobbers abound in all the trades. For example, the manufacturer will sell electrical fittings to a wholesaler who sells to the electrician, who makes the installation for the building contractor. Each adds his percentage of profit to the cost of the fittings that the home purchaser is required to pay.

But small speculative builders and contractors who build most Canadian houses, are in no position to change this system even if they wished to do so. Most of them finance on a shoe-string and are beholden to the suppliers to carry them until the houses are sold or until mortgage payments begin. In addition they face all the other difficulties of small business operation, including uncertainty of labour supply.

THE FACT THAT house construction has been a "boom or bust" industry has had a great effect upon its labour problem. During the prosperous late 20's, many homes were built in Canada. Then during the 30's, the industry was at a standstill. The result was that in the depression few tradesmen were trained, while during the war the armed forces drained off many potential construction workers. This brought a postwar shortage of building tradesmen. The ranks have been filled out with semi-skilled and unskilled workers who have tended to lower standards of workmanship and to increase costs.

Building codes and restrictions also have tended to keep the industry backward. Each community has laid down rigid codes to which all construction must conform. The specifications set for materials and workmanship have helped protect the old building methods against the onslaught of the new.

In many cases these regulations have resulted from the combined

to page 5

from page 3

HOUSES FOR WEALTHY

enterpreneurs may be willing to embark on residential housing construction in the expectation of making a profitable investment. . ."

And elsewhere in the same study, referring to Quebec:

"There appear to be good reasons why in 1949 the rate of house building in Quebec ranked lower than the rate of manufacturing investment. In this province the great dependence on rental house building and the uncertainties of profitable investment in residential real estate commercially operated have been retarding factors."

WHAT HAPPENS in these circumstances? Many of these families live under what the Family Welfare Division of the Canadian Welfare Council calls "deplorable conditions". In short, they live in substandard houses and in slums. Or, instead of spending 20% to 25% of income for rent and 40% for food, they reverse these percentages, with results that will be apparent not only in this generation but in coming ones. "Such families must skimp on food purchases", said a Toronto Star editorial. "The result is that young children are in varying degrees being undernourished."

The exception to this disturbing rule is probably found in veterans' housing. In this field, according to Bernard Foley, "altogether nearly 50,000 units were built by Wartime Housing Limited and Central Mortgage and Housing, and rents with a few exceptions do not exceed $35.50 monthly."

That is the tragedy of it all. By building low-cost housing for veterans, the government proves it could build low-cost housing for all who need it. But for all but veterans, housing has been thrown to private enterprise, whose profit-inclusive prices and rents are beyond the ability of the average Canadian family to pay.

(1) "Income level is not a sufficient guide to what is practicable without consideration of family size as well. . ." (Curtis Report). In other words, a large family cannot afford to pay as much as a small family, incomes being equal.

(2) In the first half of 1949 the average cost of a dwelling unit built with NHA loan was $8048. It is a reasonable assumption that units built outside NHA cost more. "NHA was intended to provide housing at moderate cost." Moreover, the composite index of building materials prices went from 222.9 in 1949 to 263.5 in January, 1951, and 283.3 in July, 1951.

from page 4

WASTE

pressure of the labour unions and the construction industry. Both have a stake in the ancient methods. Each has used its influence to resist change and to cling to the old methods which they identify with their vested interests in the industry.

The fact that the unions have succeeded in maintaining relatively high wages for the building trades, is another factor in the high cost of housing. But such wage rates are illusory. Frequently lay-offs due to the poor organization of the industry plus the periods when weather makes building under present methods impossible, go a long way towards off-setting high hourly rates.

There are some signposts along the way to the reorganization of the building industry. It is now pretty well standard practice for builders putting up groups of 25 or more houses to pre-cut the lumber on the site with power saws. Many also assemble sections of walls to be put into position as the job advances. Some also make efforts to have concrete workers, carpenters, electricians and others move from job to job in orderly succession to eliminate delays and layoffs.

The earlier hopes of prefabrication in Canada have not been fulfilled. Efforts to produce a completely prefabricated home all have failed. In the United States partial prefabricators have been more successful. Their production in 1950 was 55,000 homes. They were responsible for one out of 25 homes built that year in the U.S.

But the savings realized through such methods applies to labour only—that is, to about 40% at the very most of the cost of the average home. According to federal housing officials the maximum saving thus achieved so far is about 5% of total cost. More often it runs closer to two or three percent.

Clearly there is no royal road to the reorganization of the building industry and the production of homes at lower cost. The elimination of waste caused by outmoded methods, inefficient use of manpower, shortages of skilled labour, lack of standardization, and parasitic middlemen, is something that won't be easy to achieve. The industry itself shows little or no inclination to tackle the broad problems that are entailed. They can be solved only through a considerable program of research that would be an important part of a national housing program.

Good Reading on Housing

The classic Canadian publication on housing is the **Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto,** submitted in 1934 (now out of print, obtainable in libraries). Despite careful summaries of public housing programs underway elsewhere even then, this document is mainly concerned in expressing moral indignation at slum conditions which the business-class committeemen found just behind their own back fences. Its paternalism may be unnecessary, but the Bruce Report, as it is called, gives a clearer picture of what Canada's perennial housing shortage has meant to those who have to bear the brunt of it, than do later official documents with massive statistical appendices.

From Britain, from new deal U.S.A. and from Scandinavia in the 1940's came reports of the success of public housing in meeting the people's need for wholesome accommodation, and of the many potholes on the road to public housing success. Noteworthy among them was Nathan Strauss' **Seven Myths of Housing** (Knopf, N.Y., 1944). Mr. Strauss has been both a political advocate of public housing and an administrator of large public housing developments. He could therefore combine warnings against administrative pitfalls with a genuine feeling for the housing problem as a human, rather than a material one. His latest book, **Two-Thirds of A Nation,** has just been released in the U.S. and is not yet available here. More on the critical side, but filled with facts about the housing market is Miles L. Colean's Twentieth Century Fund study. **American Housing Problems and Prospects** (New York, 1944, $3).

A more academic appraisal of public housing is Leonard Silk's **Sweden Plans for Better Housing** (Duke University Press, Durham, N.C. 1948). This is an example of the desire to integrate public housing proposals with the making of general economic policy. An example of this trend is G.H.D. Cole's **Building and Planning** (Cassel & Co., Toronto, $3.50). Mr. Cole repeatedly stresses the relation of the home-building program to the general requirements of national planning. Even broader in its scope, but with an American perspective, is Charles Abrams' comprehensive, factual and readable book, **The Future of Housing** (N.Y., 1946, Musson Bk. Co. Ltd., $6.00).

In Canada, the end-of-war optimism was reflected in the **Curtis Report** in 1944 (officially, the Final Report of the Sub-Committee on Housing and Community Planning of the Advisory Committee on Reconstruction (King's Printer: out of print, available in libraries). The Committee estimated likely Canadian housing needs in 1946 at 320,000 units, and pointed out that at least 177,000 Canadian families could not pay for adequate housing. They recommended a program of subsidized low-rental housing. But unlike the Bruce Report, or even the short but thorough study on housing prepared for the Rowell-Sirois Commission in 1939 by A. E. Grauer, the Curtis Report was more a cold collection of figures than a statement of human need.

Since the war the output of literature on housing has declined. Humphrey Carver's **Houses For Canadians** (University of Toronto Press, 1948, $2.50) is the last forthright, non-partisan statement of Canada's housing needs. It combines an understanding of the economic implications of house-building with a comprehension of the social need for homes. It provides adequate statistics.

The latest accumulation of official facts and figures is **Residential Real Estate in Canada,** by O. J. Firestone, (University of Toronto Press, $5.00). The book shows that Canada's shortage is bearing more and more heavily on those with low incomes. It is a bottomless source of information; no one who deals with the facts of housing should be without a copy.

Next Month:

NATO

Municipal Aspects of Housing

by Laura Jamieson

IT HAS BEEN FREQUENTLY stated by social service experts that Canada's No. 1 social problem is housing. Since the Federal Government is the only body that can provide large enough sums of money for even a start on solving this problem, Ottawa accepted this responsibility when the needed amendments to the National Housing Act were passed in 1949. The Act now states that the Federal Government will provide 75% of the capital costs for each project, and also 75% of the "losses" in administration, which is another way of saying that Ottawa will pay 75% of the necessary subsidy for rentals. The Act goes on to lay upon the shoulders of the Provincial Governments the remaining 25% for capital costs, and 25% of "losses" in administration.

The assumption is, of course, that the provinces will divide their share of costs with the municipalities, since the provincial government is the parent body of cities and municipalities within its borders. Actually the initiative for any housing project has to come from a city or municipality to its senior body, the provincial government, to plan together for a housing project.

Municipal Costs

IN BRITISH COLUMBIA the provincial government has accepted the full 25% of capital costs; and the city of Vancouver, which initiated the request, agrees to divide the "losses", or subsidized rent, equally with the provincial government; that is, each will pay 12½%. This will be the division of costs on all publicly owned housing projects undertaken in British Columbia under the National Housing Act. Other provinces will make their own arrangements with their municipalities, and are in the process of doing so. There are indications that they will not all follow the pattern set in B.C. Indeed, one province is reported as deciding that any municipality within its borders wishing to undertake housing projects will have to foot the whole bill of 25% capital costs and 25% "losses" on maintenance. That is, this province proposes to pass on to the municipalities the whole share of costs allotted to the province by the N.H.A.

To do this is quite within the power of the province, but it makes it almost certain that no publicly owned housing project will be undertaken in that province. As the senior governments have taken for themselves the main sources of revenue, and have left to the municipalities the tax on property as their main source, (with undetermined grants from senior governments to help out), no municipality is in a position to take out of its revenue large sums for capital costs for housing projects.

On the other hand, municipalities have become used to assuming a share of the regular, annual costs of social assistance to "unemployable" heads of families and single persons. In recent years an extra sum has frequently been given to those persons receiving social assistance, whose rent is so high that, when it is taken out of the meagre amount given for social assistance, there is not enough left for food. Sometimes the municipality has to bear this extra rental subsidy alone, sometimes the provincial government shares it along with the regular social assistance cost. The point is that rental subsidies have become a familiar item in the annual budgets of municipalities and cities. Hence the idea of accepting an annual rental subsidy in a new housing project, especially if shared with the provincial government, is not new to cities or municipalities, and is likely to become a fairly fixed pattern, once public housing projects are contemplated by these bodies. For all the above the provincial government must pass legislation enabling the province and the municipality to proceed.

Mayors Say

The Canadian Federation of Mayors and Municipalities listed the housing shortage as the primary problem, in their brief to the Prime Minister on February 16, 1951. The brief said: "Ten years ago we entered into a period of all-out defense production in the wake of a decade of virtual standstill in the house construction industry . . . It is the duty of the federal government to assure that home production is fairly balanced to meet the current needs of different income groups, with special attention to low-cost and low-rental housing."

The brief urged that slum clearance and low-rental housing should not be jettisoned on the pretext that they can best be undertaken at a more appropriate time. It maintained that the needs of the low income group have reached desperate proportions and every year blighted areas become worse.

The Federation called also for "a rent control policy . . . uniform across the country."

New Housing

AT THE PRESENT TIME, housing for single persons, that is, single rooms, have become more available in some of the larger centres. This is probably due to the fact that more people are renting rooms to outsiders because the high cost of living forces them to do so. Where such is the case, stricter enforcement of zoning by-laws is possible, so as to prevent deterioration into slums. At the same time new housing for families should be begun, since such housing is as scarce as ever.

Just now, with building costs so high, such housing plans are being halted, since all three levels of government hesitate to commit themselves to the increased rental subsidies which will be necessary in order to amortize the high cost projects. Municipal governments should urge an enquiry into the high cost of material, especially lumber. Modern logging and sawmill equipment has made the output per man so much higher than formerly that the enormous increase in cost cannot be justified, even with the much higher wage paid.

New housing for families, who today are living with relatives or in "house-keeping rooms", is the first necessity. This can be done in many different ways. Under the National Housing Act the Federal Government can buy unoccupied land from the city, subdivide it, service it, and build houses on it, as was done in Fraserview, a housing project for Veterans in Vancouver. If, for any reason the Federal Government does not wish to build on the whole plot, it can sell separate lots to individuals for

to page 7

The Ultimate Problem

"As the Housing market closes in on the margin of its economic potentialities it is to be expected that the remaining impact of the shortage will be confined more and more to those in the least favorable economic circumstances. As upper-income families move into new houses there will be a releasing of the pressure from the top downwards. Those at the lower end of the scale will inevitably be the last to benefit and, if the shortage cannot in fact be overcome it will be the low-income families who will be the ultimate victims. They will have no alternative but to remain overcrowded in the worst housing or, when no permanent accommodation is available, they must become the tenants of temporary housing. Already there are thousands of Canadian families in emergency housing, without any apparent prospect of moving elsewhere. (By the end of 1947 there were in Toronto alone nearly 5,000 families in emergency housing provided by the city.) Under these circumstances the most obsolete housing in Canadian cities has to be retained in use and continues to command a rental value.

"The severity of the housing shortage must be measured in terms of human distress. Children and adults crowded into small quarters cannot escape from the frictions and frustrations occasioned by too close and too constant proximity. The humiliations, squalor, ugliness and functional inadequacy of obsolete and temporary housing leave their permanent mark upon the occupants. It is for this reason that the ultimate territory on which a community must face its problems of housing shortage is in the slums and blighted areas. The inevitable cycle of housing history brings us back to this."

—From "Houses For Canadians," by Humphrey Carver (1948), p. 121.

from page 6

MUNICIPAL ASPECTS

and Provincial governments can do all this jointly. Again, the city or municipality can ask the senior governments to do these things for it. In all these cases the city or municipality has power only in subdivision control; that is, size of lot, access to lot, position of house on lot, and zoning by-laws.

WHILE HOUSES for families who have no houses must come first, slum clearance must come next, so that people who have had to endure bad housing for years may be rehoused, and make a fresh start. Slum clearance not only gets rid of a district which breeds crime and disease, and rebuilds a fine, clean neighborhood, in which both youth and age can live a better life, but it has other advantages.

Slum houses, as they deteriorate, yield less and less taxes, while the costs of such areas to a city are very high. In one slum area in Vancouver, surveyed by Leonard Marsh and assistants, it was found that the city had to spend on that area, in public health, (visiting nurses, extra grants for T.B. cases, etc.), police and probation costs, social work, etc. about twice the amount which the city received from the area in taxes. When it is realized that a rebuilt slum area will have new housing that the residents can be proud of, instead of old, mouldy, dilapidated houses; bright community centres with activities for all ages instead of "dives"; parks and playgrounds instead of filthy back-yards and crowded streets, one can see how much less the city will have to spend on public health and police. At the same time the new housing and buildings generally will yield far more revenue for the city.

Besides all this, a slum area is cheaper to rebuild for another reason. A new, unoccupied piece of land usually requires subdivision and servicing before it can be built on. The new servicing is particularly embarrassing to civic or municipal authorities, because there are always older areas which have been asking for sewers, sometimes for twenty or thirty years. Most cities and municipalities did none of this work during the war, so that there is now a big back-log.

On the other hand, the slum area already has the streets, sidewalks, water mains and sewers, lighting and transportation. It is, therefore, in a favorable position for building. There is still one more very important factor. The new area is usually out near the edge of the city. The families living there prefer it to the "blighted" or slum area near the centre of the city. The wage earner drives a long distance into town to his work, adding to the dense traffic in rush hours. So "blight" and "fringe development" go with traffic congestion, in a vicious circle. But a rebuilt slum makes a good residential area near the industrial district, which enables the people living in the rebuilt area to walk or take a short bus ride to work, thus relieving traffic congestion.

Taxation

IT HAS BEEN FOUND unwise to try to have public housing projects pay less taxes than privately owned houses. Private owners naturally feel that if the publicly owned houses are allowed to pay less taxes, then they, the private owners, will have to pay more. If the city or municipality is called upon to make some contribution to the public project, it is much better that it give it as a gift of land, or as a share of the rental subsidy. This comes out of general revenue, and is similar to the social assistance, which is an annual expense.

If, however the housing takes the form of an institution, like an Old Peoples' Home, built by the municipality, as many are, there will be no taxation on it. If such an institution is built by some society organized under the Charities Act, or similar auspices, usually no taxes are imposed, and no resentment by tax payers seems to be incurred. In some cases similar to the above, where taxes must be imposed by law, the City or Municipal Council will give a grant to the society to off-set the taxes imposed.

Role & Record of the Provinces

PROVISION OF SHELTER, traditionally an individual or local responsibility, has been beset in recent years with so many physical and fiscal obstacles that the assistance of senior governments has become a necessity.

Mortgage Loans

FEDERAL LEGISLATION in Canada emphasizes indirect aid in the form of mortgage loans, an arrangement involving the individual, the lending institution and the federal government. Two provinces entered the mortgage lending field in 1948 to give supplementary assistance, in the form of second mortgage loans in Ontario and interest subsidies in Quebec.

Second mortgage loans approved in Ontario by the Housing Corporation, under provisions of the Ontario Housing Development Act, 1948, amounted to $17 million during the total period of operation from May, 1948, until March, 1950. The government also guaranteed lending institutions $1,000 on each loan. Designed to lower down payments for home buyers, these second mortgage loans and guarantees unfortunately had an inflationary effect upon house prices, which reduced considerably their real contribution to relief of housing pressures.

The Province of Quebec made outright grants to home buyers by paying the portion of mortgage interest charges in excess of 2 per cent, but not exceeding 5 per cent, on all loans for new dwelling construction. These grants were made by the Quebec Farm Credit Bureau under authority of the Housing Improvement Act, 1948. From the commencement of operations on January 15, 1948, to December 31, 1950, interest subsidies totalled $11 million (covering 7,400 housing units), or an average of $3.6 million per year. During the first six months of 1951 interest subsidies amounted to $6.4 million for 3,700 dwellings. While these provisions eased the burden, without undue administrative problems, for the group who could afford to buy homes, they left completely untouched the important group with income too low to permit purchase of a 5-room home.

Private Corporations Only

C.M.H.C. 3 per cent loans to limited dividend corporations to assist in construction of low rental housing projects were permitted under section 9 of the National Housing Act. The Province of Saskatchewan declared its desire to borrow under this provision, for the purpose of making funds available to home buyers at lower interest rates than the 4½ per cent charged by lending institutions. This plan was scuttled by the federal government's refusal to accept as an eligible limited dividend corporation any body created by the province, and since loans to provinces had not been envisioned funds were refused.

Cottage developments for old age pensioners in Burnaby, B.C., have recently received federal loans and provincial grants. Initiated by The New Vista Society, three cottage projects comprising 34 units are complete, and a fourth project with 24 units is under construction. Tenants, who are beyond workable age and whose incomes must not exceed the amount of an old age pension, pay rents of only $20 a month, including water. The Provincial Government has made or promised grants amounting to $68,000 for these projects, on the basis of 1/3 of capital costs.* Similar grants have been made to other non-profit housing for the aged in the Vancouver area.

Slum Clearance

ANOTHER POSSIBILITY for provincial participation is in slum clearance projects initiated by a municipality under section 12 of the N.H.A., which permits grants to assist in clearing, replanning and rehabilitating slum areas. Land must be cleared in accordance with an official community plan and then sold to a limited dividend corporation or to a life insurance company for development of low rental housing projects. Grants from C.M.H.C. do not exceed ½ the net cost, that is, the amount by which the cost of land acquisition and development exceeds the sale price—the other half of the cost to be borne by the municipality or jointly by the municipality and the province. Obviously, this provision is applicable only to urban areas and, in reality, only to a handful of large cities—its limitations being apparent from the fact that the only example of its use in Toronto's Regent Park Project.

Comprising six city blocks in Toronto's central area, Regent Park displaced 822 families and provided 1,056 new housing units. The cost of land acquisition and clearing, estimated at $2.3 million, was shared on a 50-50 basis by the Dominion Government and the City of Toronto. Cost of housing unit construction in apartment buildings and group houses was estimated at $9.6 million, to which, as an experimental measure, the Ontario Government granted $56,000 towards construction of the first 56 units. Grants at the same rate for subsequent units would increase the province's contribution to $1,056,000 for the project, thereby substantially reducing the annual cost of amortization.

Major Housing Projects

NOT UNTIL 1949 did the N.H.A. provide a specific operating area for the provinces, opening the door under section 35 of the Act to three-way agreements between the provincial, federal and local governments, for land assembly or housing projects. Housing project was interpreted as not housing units alone but also appropriate public space, recreational facilities and commercial space and buildings. Capital costs of such projects were to be borne 25 per cent by the province and 75 per cent by the Dominion, repayable over the reasonable life of the project. Annual profits or losses were to be shared in the same ratio. The Province could make its own arrangements with the municipality, providing for municipal sharing of the 25 per cent provincial share of the total capital costs and operating losses.

Two provinces have undertaken land assembly projects and four provinces housing projects under this section of the Act. Quebec has taken no action. Ontario's land assembly projects are located in London, Windsor, Ottawa, St. Thomas, Kingston and Atikoken (location of Steep Rock Iron Mines).

to page 9

The Materials Shortage

A MAJOR contributing factor to the drop in residential construction in Canada this year has been the shortage of building materials. While it is true that, since the beginning of World War II, the long run trend in the production of most maetrials has been upwards, the expansion has not been sufficient to meet the demands of all types of construction.

Lumber production in 1950, for example, was only 50% above the 1939 level; the output of cement was three times that of 1939; and brick production had slightly more than doubled. Moderate advances in the production of these and other materials have been experienced so far this year. However, the supply situation has remained extremely tight and it has been possible to meet the effective demand of construction generally only through marked price advances.

At June 1, 1951, inventories for cement, nails, wallboard, lath, plaster, insulation and hot water tanks, were higher than a year previous. Stocks of cement, steel products other than nails, and most electrical goods were lower in June of this year as compared to 1950. However, the accelerated pace of industrial and defense construction through the summer months has cut heavily into stock piles, with the result that housing has had to take a back seat.

Supplies moving into domestic construction are influenced, not only by production, but by imports and exports. In the case of sawn lumber, exports have normally taken 40% of total production during most of the post-war period. In 1950, however, under the stimulus of an expanding defense program in United States and the United Kingdom, almost 60% of Canada's production of sawn lumber was exported. It is estimated that slightly over half of our production will find its way into foreign markets in 1951.

Similarly, in the case of cement, heavy imports from the United States have been sharply curtailed, declining from 2.3 million barrels in 1949 to 1.4 million in 1950. As the American program swings out of the preliminary construction stage into the actual production-of-war goods stage, it can be expected that this situation will show some improvement. On the other hand, Canada's own defence program is beginning to move more rapidly into the initial construction stage, which will make increasingly heavy demands on the building materials industry.

Canada's defense program will have a three-fold effect on the building materials market. First, strategic materials, such as steel and cement, will be (and are being) directed into defense construction and only the residue will be available for other types of building. Second, by superimposing an additional heavy demand on a market already taxed by a buoyant capital development program, prices will be driven up—they have risen approximately 20% in the first nine months of 1951 — thus increasing the cost of all types of construction, including residential. Price advances have two results—the effective demand for housing is curtailed and the instability of the housing market induces constractors to shift to the more attractive and more lucrative fields of industrial, commercial and defense building. Third, the defense program has contributed toward furthering the general inflationary situation. In an attempt to meet

to page 12

from page 8

THE PROVINCES

British Columbia has recently signed a land assembly agreement for servicing 55 acres in Trail.

The first housing project under section 35 was Newfoundland's Ebsary Estate in St. John's, with 35 double duplexes providing 140 housing units at rents related to family incomes. Only families with incomes ranging from $960 to $3,180 annually are eligible as tenants who are assisted by a rent reduction fund amounting to about $240 per unit annualy. Capital costs of $1,087,600 are amortized over a 50-year-period.

British Columbia's Little Mountain project in Vancouver comprises 200 family units of low rental housing. Cost of construction is $1.4 million, amortized over 50 years. Rental subsidies of $403 per unit reduce average rentals to about $25 per month.

Early in 1951 an agreement was signed in New Brunswick covering 88 family dwellings in St. John, to be known as the Portland Place Project. Comprising 24 buildings containing 96 apartments, the project's rentals are about $35 a month.

Nova Scotia entered the picture in August, 1951, with a Halifax project for 200 apartment-type units for low-income families.

Saskatchewan cities and towns have evinced sufficient interest in section 35 projects to carry on preliminary surveys of present housing conditions. Present federal policy, however, is to keep out of small centres and to assist only cities. In the meantime, the CCF government continues to give direct housing aid through operation of 424 temporary units, located in 12 urban centres. Apart from the nine 5-room houses at Chaplin, dwelling units contain 3 or 4 rooms, with average rentals ranging from $30 to $36 per month.

The initiative for housing under section 35 still lies with the municipality and because of the low-rental aspects of the projects there are continuing costs in the form of rental subsidies. Most of the provinces require the municipality to share operating losses, which the municipality is often unable or unwilling to do. The most effective encouragement the provinces can give to municipal housing action under present N.H.A. provision is a more generous fiscal arrangement, either through outright grants for new housing units or through complete assumption of operating losses. The provincial role is essentially a supplementary one—to fill the more prominent gaps in Ottawa's piecemeal program of housing assistance.

**The New Vista Society, of which veteran socialist Ernest E. Winch, MLA for Burnaby, was the founder, was originally established to assist the rehabilitation of former mental patients. Its first project was a home where mental patients, released from hospital and without suitable homes to go to, might live for a period to become readjusted to community life. When this successful establishment was officially taken over by the B.C. Government the Society turned its attention to another crying need: low-cost housing for senior citizens. In this venture it has rung up another success.*

CCF Housing Program

THE OBJECTIVE OF CCF housing policy is to provide Canadian families with housing accommodation that is suitable to their needs and within their means. To achieve this objective, the CCF proposes a program of large-scale government housing projects in both urban and rural communities throughout Canada. There are four main reasons why it will be possible under such a program to provide Canadians with housing they can afford.

First, major emphasis will be placed on rental housing. It will thus be possible to pay for all units constructed over the entire period of their usefulness—50 years or more as compared with the 10, 20 or at most 30 years which is customary with houses for sale. This will permit substantial reductions in the monthly payments required from occupants. (In rural housing projects the rental principle will probably have to be modified, but the basic idea of long term amortization is as important in rural as in urban projects.)

Second, the money required will be advanced by the government. This will permit a drastic reduction in interest rates, which at present constitute the largest single item in the cost of a home.

Third, profits will be eliminated in the administration of the housing projects proposed by the CCF.

These three factors will by themselves bring adequate housing accommodation within the means of many families who are now forced to accept either inadequate accommodation or else intolerable rental or mortgage burdens. Even so, there will be those—perhaps a third of the nation's families—who will still find that adequate accommodation is beyond their means. For these families the only answer in the forseeable future is subsidization. And this is the fourth and perhaps most important element in the CCF program.

To be fully effective the program will require close co-operation of all levels of government.

The main duties of the municipalities will be (with technical advice and assistance from the higher levels of government) to survey their own housing needs, to undertake detailed planning in connection with projects within their boundaries and to administer these projects after they are completed. As many municipalities as possible will be encouraged and helped to set up local housing authorities for these purposes.

The provinces will play an essential role of liaison between the dominion and the municipalities. And to the extent that they are willing and able to do so, they can play a more positive part by accepting some of the functions of leadership which would otherwise fall exclusively upon the dominion. However, the responsibilities of the provinces in this direction should not be over-emphasized: the CCF does not believe in the buck-passing policy of the present federal government.

MOST IMPORTANT OF ALL is the role of the federal government, because a positive attitude at the federal level is the key to ultimate success. Obviously the dominion must be responsible for the basic legislative framework of any national housing program. But it fails in its duty if it goes no further than that. It must give leadership to the provinces and municipalities by using the expert advice available to it to (a) put forward concrete proposals for projects that can be developed within the legislative framework, and (b) assist in adapting these financial burdens involved, either by direct provision of the money required or—if it is considered desirable to impose some measure of financial responsibility on the provinces and municipalities—by advancing to them their share of the cost at low interest rates. Finally, as long as building materials and labour are in short supply, the dominion must impose a strict system of priorities to ensure that basic housing needs are met.

So far we have ignored what is undoubtedly one of the major causes of the high cost of housing, namely, the inefficiency of the construction industry. Mass production methods, which have been so successful in reducing the cost of other goods, have to date been applied to construction only to a very limited degree. A CCF government would remedy this situation by sponsoring extensive research to devise improved methods and materials. This, however, cannot be expected to produce significant results except over a period of time. Meanwhile, action is needed now to deal with a housing crisis that is too serious to permit delay. The CCF, while not overlooking the need for basic improvements in the construction industry, proposes to tackle the immediate problem with an imaginative program of low rental housing.

Who Should Have Authority

IN THE MATTER of a housing authority it is desirable ot have at least one member representing the Federal Government, and one representing the Provincial Government, since funds from these bodies are to be spent. But the Housing Authority should be largely local; for it is on local ground and for local population that the houses are to be built.

The Housing Authority should also be given the job of preparing the housing project as well as administering it. The Authority should be set up early, to make surveys and decide where the project will best fit in with the over-all plan (if any) of the city or municipality. A Metropolitan Authority will often be preferable to a City Authority because of the planning needed.

The Provincial Governments are given power by the N.H.A. to set up the Housing Authorities. When a housing project was asked for by the Vancouver City Council, the Vancouver Housing Association asked for a City or Metropolitan Housing Authority to be set up, so that it might make surveys and plan for the project. Instead, the City Council, Provincial Government and Central Mortgage & Housing (for the Federal Government) planned a "pilot" project, and decide on the site. The Provincial Government refused to set up the Housing Authority, saying that as soon as the project was finished the Authority would be called into being to administer the project.

Neither project nor Authority has materialized. Any surveys or planning are being done by the Vancouver Housing Association or Community Planning Association, both voluntary bodies. Toronto's Housing Authority, set up before the 1949 amendments to the N.H.A., is a local body, with wide powers, and seems to have worked very well.

Co-Operative Building

HOUSE CONSTRUCTION by the co-operative method has attained significance in only two provinces of Canada, Quebec and Nova Scotia. Attempts made in other parts of the country have been sporadic and relatively unsuccessful.

Before looking briefly at these two developments it should be noted that the projects undertaken have been almost entirely of the "building society" type. That is, the members of the society pool their resources in the process of construction and then take individual title to the completed dwellings and assume the financial obligations separately. In only a very few cases has the "housing society" method been adopted, in which ownership of the property vests in the association whose members remain as shareholders pay rent to the coporative and enjoy unlimited tenure.

In the spring fo 1950 La Federation des Cooperatives d'Habitation de la province de Quebec sent a questionnaire to 87 building co-ops existing in the province at that time. Of the 50 that replied, 41 had constructed a total of 1,148 dwellings in which 1,468 families were lodged. Entire cost of these homes was $8,583,000, or an average of $7,250 per dwelling.

Construction of 1,455 additional homes at a cost of $9,829,000 was proposed for 1950 by 46 of the societies reporting. Unfortunately, however, very little was accomplished during 1950 and 1951. Principal causes for the delay have been inability to provide sufficient initial capital, the high cost of suitable land and the spiralling cost of building materials.

Although not completely effective, the following statutory provisions have proved helpful to Quebec cooperators:

(a) A fund of $20 million set aside for the purpose of pay ing a subsidy on interest in excess of 2% on approved loans for the building of new dwellings of one or two units.

(b) Special powers granted municipal corporations under certain conditions to cede land at $1 per unit to cooperative building societies or individuals and to reduce the valuation of any new dwelling for taxation purposes to 50% of its real value for a period of 30 years.

From the first study club meeting 13 years ago the Nova Scotia cooperative housing development has grown to include 33 societies which have completed 385 dwellings. Most of the 1,925 individuals housed in these units live in the Cape Breton area.

Stimulus for these projects came from the Nova Scotia Housing Act which provides for 25-year loans up to 75% of the value of the houses at an interest rate of 3½ % per annum on the unpaid balance. The remaining 25%, which is the individual's initial equity, may be made up of land and labour.

Through mass buying, studied budgeting and expert supervision, it is estimated that a $6,000 house can be built for $3500-$4000. Monthly charges including principal, interest and taxes average $30.00.

The leadership so necessary for a successful co-operative effort in this field has been supplied by the Extension Department of St. Francis Xavier University, Antigonish. For several years the department has employed the services of a full-time field man as advisor to the Society.

In both provinces the co-op members have arranged much of their financing with the local credit unions and caisses populaires.

The small number of units completed to date does not accurately reflect the interest taken in cooperative housing in this country and the contribution it could make toward the solution of the housing problem in the middle income bracket. Greatest impetus would be provided by lowered interest rates on N.H.A. loans, availability of serviced land at reasonable cost, and reasonably-priced building materials.

Welfare Council Study

THE CANADIAN WELFARE council, in its study entitled "A National Housing Policy For Canada" (September 1947), made the following recommendations:

1. The objective of national housing policy should be a supply of housing sufficient to provide a decent home in a healthy environment for every Canadian family. The responsibility of the national government does not cease until this objective has been gained.

2. In order to overcome the high costs of residential building, the Federal Government should:

(a) Intensify its research activities for the development of more economical and efficient fabrication techniques.

(b) Finance the establishment of industries for producing and assembling houses.

3. In order to overcome the lack of decent housing available to low-income families and their incapacity to pay for new housing, the Federal Government should inaugurate a long-term program of public housing with the co-operation of the provincial and municipal authorities. This program should be started immediately in order that the whole administrative organization may be put into action in readiness for further expansion when required. For this purpose:

(a) A National Rent Reduction Fund should be established.

(b) The loan facilities of the the Central Mortgage and Housing Corporation should be made available to local public housing authorities to be established by the municipalities.

4. The provincial governments should provide enabling legislation for the establishment of local public housing authorities and define their areas of operation so as to encourage the greatest possible collaboration with local Planning Boards. Provincial governments should also be prepared to operate housing projects in rural areas and wherever local governments are inadequately equipped to assume such responsibilities.

5. The local housing authorities so established should assume responsibility for the development, ownership and management of public housing estates and should assume control of the Wartime Housing projects and other publicly owned housing within the communities.

6. The public housing program should be expanded and developed in such a manner and at such times that the nation's supply of new housing may be maintained at the required volume and so that the plant and personnel of the residential building industry may be kept in continuous operation.

from page 9

CURRENT STATISTICS

(1935-39 *av.* = 100)
Source: D.B.S.

COST OF LIVING:

Jan. 2, 1952	191.5
Dec. 1, 1951	191.1
Jan. 2, 1951	172.5

LABOUR:

Unemployed (unplaced applicants:)

Nov. 22, 1951	192,900
Nov. 1, 1951	155,500
Nov. 23, 1950	175,200

Average Weekly Salaries and Wages, 10 Leading Industries:

Dec. 1, 1951	$52.35
Nov. 1, 1951	52.06
Dec. 1, 1950	46.63

INDUSTRY:

Commercial Failures:

First 9 mos. 1951	1,030
First 9 mos. 1950	968

TRADE:

Domestic Exports, Millions of Dollars (Excluding Gold)

	First Ten Months 1951	1950
U.K.	$ 510.3	$ 391.8
U.S.	1898.5	1637.5
Total	3155.6	2535.8

Imports (from)

	First Ten Months 1951	1950
U.K.	$ 368.2	$ 332.0
U.S.	2385.2	1733.4
Total	3486.1	2580.0

MATERIALS SHORTAGE

this, the federal government has placed restrictions on mortgage lending and put a further damper on the effective demand for houses.

THERE ARE TWO major reasons for the failure of the building materials industry to expand sufficiently to meet the demands of a defense program as well as other construction including housing. First, as with all capital goods industries, it has been pervaded by a characteristic feeling of cautious optimism. Second, this feeling of cautious optimism operates more effectually due to the presence of monopoly in the industry. Monopolistic conditions exist in the production of steel, cement, gypsum, lime, and electrical goods. As always, restricted production is characteristic of monopoly enterprise. In the case of steel, for example, one of the strategic materials in shortest supply, voices which urged expansion in the early postwar years fell on deaf ears. In these critical days, Canada is reaping the rotten harvest of restrictive monopoly practice.

What can be done to alleviate this situation and to make available materials for the building of homes for Canadians? In the short run, it cannot be expected that substantial increases in output can be effected. But steps can be taken to make more of the present output available for home construction. As a first step exports should be strictly controlled to ensure that materials are not exported if they can be used for home construction in Canada. A second step should be the direction of materials under a system of priorities which would restrict and if necessary prohibit entirely, non-essential building. Finally a vigorous attack should be made on the high prices of construction materials. Controls should ensure that there is no profiteering. With proper scrutiny and possibly with subsidies applied at key points in the production chain it might be feasible to roll back many of the material prices, thus helping to return to the market prospective home builders who have been driven out by price advances.

Every effort should be made to expand present resources in line with some long range planning. Had this been embraked upon at the conclusion of World War II, we might have had sufficient materials now, both for housing and defense. Successful long range planning presupposes the transference of private monopoly power to public ownership and control, and the integration of other sections of the building materials industry.

from page 1

SLUMS

housing areas it was 121.2 per 1,000 live births.

Juvenile Delinquency

In **good** housing areas the rate was 7.9 cases per 10,000 of population; in **poor** housing areas it was 27.6 per 10,000, and in **worst** housing areas it was 36.6 per 10,000.

The most poignant comment was made a few years ago by the Halifax Citizens' Committee: "Housing for the poor we are going to provide, let us make no mistake about that. It is only a question whether we shall house them in hospitals, mental institutions, reformatories and jails, or whether we shall house them in cleanly, light and sanitary surroundings where body and soul will have a chance. Which shall it be?"

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